

Tuesday, January 22<sup>nd</sup> 2013

Renzo G. Castillo  
90 Castle Pointe Blvd  
Piscataway, NJ 08854

Superior Court Clerk's Office  
Foreclosure Processing Services  
P.O. Box 971  
Trenton, New Jersey 08625

RECEIVED  
SUPERIOR COURT CLERKS OFFICE  
2013 JAN 25 P 3:34

RE: Objection to notice of intention to Foreclose

I am filing this letter to formerly object to the foreclosure petition Docket #F-025354-12

I have tried without success to secure a loan modification on this mortgage with no reasonable explanation from GMAC.

I have become a plaintiff in a Complex Tort lawsuit against GMAC filed by The Resolution Law Group, P.C , in Federal Court (Abraham et al v American Home Servicing Inc et al) case #

1:12-cv-04686-WFK-JMA, Hon. William F. Kuntz II, Presiding

I respectfully request that the court not grant a foreclosure pending the outcome of the lawsuit or that GMAC will consider a loan modification in good faith

Signed,

Renzo Castillo D.

RECEIVED  
SUPERIOR CT CLERKS OFFICE

2013 JAN 25 P 3: 35



**Client Name: Renzo Castillo**

**Subject Property Address: 90 Castle Pointe Blvd  
Piscataway, NJ 08854**

**Qualified Written Request for Renzo Castillo**

[Faint, illegible text, likely a table or list of data]

The Resolution Law Group, P.C.

The Resolution Law Group, P.C.

500 West Putnam Ave, Suite 400; Greenwich, CT 06830

Telephone: (203) 542-7275 | Fax: (866) 217-1003 | E-mail.

---

October 28, 2012

Dear Renzo

Welcome to our firm and thank you for putting your confidence in our services. Here at The Resolution Law Group, P.C., we understand that we are handling one of your most valuable investments, your home, and we want to assure you that we will provide you with superior customer service.

The information contained in this package serves to outline the current, ongoing pre litigation, and active litigation, for which you have contracted our firm to engage on your behalf. Please note that you will also receive this package in its entirety as it is here via certified mail. Additional updates will be sent as your case progress advances forward.

Included for your review is the following documentation:

- ✓ **A copy of the Qualified Written Request that will be sent to your lender asking that they produce your original loan documentation.**

Should you have any questions regarding any of the information contained herein, our processing and negotiating staff is available to assist you.

Again, thank you for putting your confidence in our firm, and we are looking forward to helping you obtain the best possible loss mitigation solution for you home loan

*Sincerely,*

*The Resolution Law Group, P.C.*

The Resolution Law Group, P.C.

500 West Putnam Ave, Suite 400; Greenwich, CT 06830

Telephone (203) 542-7275 | Fax: (866) 217-1003 | E-mail:

---

Month/Day: 10/28/2012

Lender Name: GMAC Mortgage

For the QWR

Loan #: 0596474106

Borrower(s) Name: Renzo Castillo

Property Address: 90 Castle Pointe Blvd , Piscataway, NJ 08854

**RE: QUALIFIED WRITTEN REQUEST Real Estate Settlement Procedures Act, codified as  
Section 2605 (e) of Title 12 of the United States Code.**

Dear Sir or Madam:

This office is writing on behalf of our client(s), the above-named borrower(s), to inquire about the accounting and servicing of his/her (their) mortgage loan and their need for understanding and clarification of various charges, credits, debits, transactions, actions, payments, analyses, and records related to the servicing of their loan from its inception to the present date. **As such, please treat this letter as a "Qualified Written Request" under the Federal Servicer Act, which is a part of the Real Estate Settlement Procedures Act, 12 U.S.C. 2605(e).** This request is made based on the fact that we have reason to believe that you have not timely receipted and applied mortgage payments, that improper fees and costs have been charged to the account, and that we question the claimed amount of arrearage and balance of the loan. Specifically, I am requesting the following information that is enclosed.

You should be advised that you must acknowledge receipt of this qualified written request within 20 business days, pursuant to 12 U.S.C. Section 2605(e)(1)(A) and Reg. X Section 3500.21(e)(1). We hereby demand the following: the name and telephone number of an individual employed by, or the office or department of, the servicer who can provide assistance to the borrower." See Section 2605(e)(2)(c).

## The Resolution Law Group, P.C.

500 West Putnam Ave, Suite 400; Greenwich, CT 06830

Telephone: (203) 542-7275 | Fax: (866) 217-1003 | E-mail:

---

On behalf of the borrower(s), we are requesting an itemization of the following:

A complete and itemized statement of the loan history from the date of the loan to the date of this letter including, but not limited to, all receipts by way of payment or otherwise and all charges to the loan in whatever form. This history should include nature and purpose of each such debit and credit, and the name and address of the payee of any type of disbursement related to this account. In other words, we require a complete payment history.

1. A complete and itemized statement of all advances or charges against this loan for any purpose that are not reflected on the loan history transaction statement provided in answer to question #1.
2. A complete and itemized statement of the escrow account of the loan, if any, from the date of the loan to the date of this letter, including, but not limited to, any receipts or disbursements with respect to real estate property taxes, fire or hazard insurance, flood insurance, mortgage insurance, credit insurance, or any other insurance product.
3. A copy of the HUD-1 or HUD-1A, Truth In Lending (TILA) disclosures, Good Faith Estimate, and the loan application used in the closing of this loan, and any other documents used in the closing of this loan.
4. A copy of any other closing documents given to the debtor, including, but not limited to, any rescission notices, note riders (ARM Rider, Balloon Rider, Planned Unit Development Rider, disclosure of Homeowner Association fees or restrictive covenants).
5. A copy of the recorded Note and/or Deed of Trust signed by the debtor.
6. Have you purchased and charged to the account any Vendor's Single Interest Insurance or Forced Place Insurance? If yes, please provide a copy of any statements or payments made for this product.
7. If this is a MERS designated loan, provide a copy of the MERS Milestone report.

## The Resolution Law Group, P.C.

500 West Putnam Ave, Suite 400; Greenwich, CT 06830

Telephone: (203) 542-7275 | Fax: (866) 217-1003 | E-mail:

- 
8. A complete and itemized statement from the date of the loan to the date of this letter of any forced-placed insurance and expenses related thereto, related in any way to this loan.
  9. A complete and itemized statement from the date of the loan to the date of this letter of any suspense account entries and/or any corporate advance entries related in any way to this loan.
  10. A complete and itemized statement from the date of the loan to the date of this letter of any property inspection fees, property preservation fees, broker opinion fees, appraisal fees, bankruptcy monitoring fees, or other similar fees or expenses related in any way to this loan.
  11. Identify the provision under the Deed of Trust and/or note that authorizes charging each and every such fee against the loan of the debtors.
  12. Please attach copies of all property inspection reports and appraisals.
  13. A complete copy of any key loan transaction report or reports and any reports indicating any charges for any "add on products" sold to the debtors in connection with this loan from the date of the loan to the date of this letter.
  14. A complete and itemized statement of any and all arrearages including each month in which the default occurred, and the amount of each monthly default.
  15. A complete and itemized statement of any late charges to this loan from the date of this loan to the date of this letter.
  16. The amount, if applicable, of any "satisfaction fees."
  17. A complete and itemized statement from the date of the loan to the date of this letter of any fees incurred to modify, extend, or amend the loan or to defer any payment due under the terms of the loan.
  18. The current amount needed to pay-off the loan in full.
  19. The current amount needed to reinstate the loan in full, if it is not current.
  20. A full and complete comprehensible definitional dictionary of all transaction codes and other similar terms used in the statements requested above.
  21. A complete and itemized statement of any funds deposited in any suspension account(s) or corporate advance account(s), including, but not limited to, the balance in

## The Resolution Law Group, P.C.

500 West Putnam Ave, Suite 400; Greenwich, CT 06830

Telephone: (203) 542-7275 | Fax: (866) 217-1003 | E-mail:

---

- any such account or accounts and the nature, source and date of any and all funds deposited in such account or accounts.
22. A complete and itemized statement from the date of this loan to the date of this letter of the amount, payment date, purpose and recipient of all foreclosure expenses, NSF check charges, legal fees, attorney fees, professional fees and other expenses and costs that have been charged against or assessed to this mortgage.
  23. A complete and itemized statement of the amount, payment date, purpose and recipient of all fees.
  24. The full name, address and phone number of the current holder of this debt including the name, address and phone number of any trustee or other fiduciary. This request is being made pursuant to Section 1941(f) (2) of the Truth in Lending Act, which requires the servicer to identify the holder of the debt.
  25. The name, address and phone number of any master servicers, servicers, sub-servicers, contingency servicers, back-up servicers or special servicers for the underlying mortgage debt.
  26. A copy of any mortgage Pooling and Servicing Agreement and all Disclosure Statements provided to any Investors with respect to any mortgage-backed security trust or other special purpose vehicle related to the said Agreement and any and all Amendments and Supplements thereto.
  27. If a copy of the Pooling and Servicing Agreement has been filed with the SEC, provide a copy of SEC Form 8k and the Prospectus Supplement, SEC Form 424b5.
  28. The name, address and phone number of any Trustee under any pooling or servicing agreement related to this loan.
  29. A copy of the Prospectus offered to investors in the trust.
  30. Copies of all servicing, master servicing, sub-servicing, contingency servicing, special servicing, or back-up servicing agreements with respect to this account. Our office will consider any partial loan servicing history or any incomplete loan servicing history as an intentional violation of Section 2605(e) of RESPA's directive to provide such information pursuant to this Qualified Written Request.

## The Resolution Law Group, P.C.

500 West Putnam Ave, Suite 400; Greenwich, CT 06830

Telephone: (203) 542-7275 | Fax: (866) 217-1003 | E-mail:

---

31. All written loss-mitigation rules and work-out procedures related to any defaults regarding this loan and similar loans.
32. The procedural manual used with respect to the servicing or sub-servicing of this loan.
33. A summary of all fixed or standard legal fees approved for any form of legal services rendered in connection with this account.
34. Is this loan subject to any Electronic Tracking Agreement? If the answer is yes, then state the full name and address of the Electronic Agent and the full name and address of the Mortgage Electronic Registration System.
35. Is the servicing of this loan provided pursuant to any type of mortgage electronic registration system procedures manual?
36. A copy of the LSAMS Transaction History Report for the debtors' mortgage loan account, with a detailed description of all fee codes.
37. Is this a MERS Designated Mortgage Loan? If the answer is yes, then identify the electronic agent and the type of mortgage electronic system used by the agent.
38. Is this mortgage part of a Mortgage Warehouse Loan? If so, then state the full name and address of the Lender and attach a copy of the Warehouse Loan Agreement.
39. Upon any default or notice of default, state whether or not the Mortgage Warehouse Lender has the right to override any servicers or sub-servicers and provide instructions directly to the Electronic Agent? If the answer is yes, then specifically identify the legal basis for such authority.
40. Is this mortgage part of a Whole Loan Sale Agreement? If the answer is yes, then state the name and address of the Purchaser, the Custodian, the Trustee, the Electronic Agent and any Servicer or Sub-Servicers.
41. Please state the full name and address of any attorney you have retained to provide any legal services within the last six (6) months on this account.

Your prompt response is appreciated.

Sincerely,

The Resolution Law Group, P.C.